

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Thomas J. Koss Rosemarie Koss <i>Debtor(s)</i>	:	Case No. 15-22476-GLT Chapter: 13
PNC BANK, N.A. <i>Movant,</i>	:	Related to Claim No. 16
v.	:	
Thomas J. Koss Rosemarie Koss Ronda J. Winnecour, Esq., Trustee <i>Respondent.</i>	:	

## ORDER

AND NOW, this 12th day of December, 2016, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **PNC BANK, N.A.** at Claim No. 16 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an ***AMENDED CHAPTER 13 PLAN***;
- (2) a ***DECLARATION*** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an ***OBJECTION*** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.***

  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Thomas J. Koss  
 Rosemarie Koss  
 Debtors

Case No. 15-22476-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 237

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Dec 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2016.

db/jdb +Thomas J. Koss, 530 Upper Middletown Road, Smock, PA 15480-1120  
 14081727 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 14074633 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant PNC BANK, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Daniel R. White on behalf of Plaintiff Rosemarie Koss dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com  
 Daniel R. White on behalf of Plaintiff Thomas J. Koss dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com  
 Daniel R. White on behalf of Joint Debtor Rosemarie Koss dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com  
 Daniel R. White on behalf of Debtor Thomas J. Koss dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winneccour cmeecf@chapter13trusteeewdpa.com

TOTAL: 8